

lending gap that has kept the vast majority of small farmers stuck in low-production, low-return cycles. In countries such as Peru, Kenya, and Colombia, credit unions are taking an integrated, value-chain approach to financing that includes access to agricultural training and markets for farmers to sell their products. As a result, farmers are not only increasing their incomes and producing more food for their families, they are also playing a role in securing their nations' food supply.

U.S. credit union members, staff and leagues, along with the Credit Union National Association and the U.S. Government support the global work of credit unions and WOCCU. Through WOCCU's International Partnerships Program, 25 U.S. credit union leagues are matched with developing credit union movements overseas to encourage the direct transfer of technology, skills, and experience among peers across borders.

I ask you and my other distinguished colleagues to join me in commending the work of credit unions, both domestically and internationally, for providing vital financial services that improve the lives of people demonstrating the greatest need around the world. By providing the world's poor with the most basic financial services, credit unions help expand job opportunities, improve local economies and promote democracy. In short, credit unions offer a sustainable development solution to some of the world's poorest countries, and this is the "credit union difference."

ADDITIONAL STATEMENTS

UDALL FOUNDATION

• Mr. UDALL of New Mexico. Mr. President, in 1992, Congress created the Udall Foundation, to honor the service of Mo Udall, my uncle, and father of the Senator from the great State of Colorado, MARK UDALL. In 2009 that mandate was expanded to also honor the service of my dad, Stewart Udall, and a legacy of two brothers who fought to preserve and protect our environment and advocate on behalf of Native people.

The Udall Foundation would not be what it is today without the tireless work of one man—Terrence L. Bracy. Terry's been there since the very beginning and has served as chairman of the foundation for 17 years, appointed by both President Clinton and President George W. Bush. At the end of this year, Terry will step down from the board, closing the first chapter of the Udall Foundation . . . and I rise today to express my deep gratitude to him for his service to the Foundation and honoring the Udall legacy.

What started as only a vision is now an organization dedicated to educating a new generation of Americans to preserve and protect their national heritage through scholarship, fellowship,

and internship programs that focus on environmental and Native American issues, as well as promoting environmental conflict resolution.

I know Senator MARK UDALL agrees with me when I say that Terry Bracy is the Udall Foundation. Over the past 17 years, he has continually pushed the Foundation to new heights—developing new programs, providing new opportunities for young people, and finding new ways to make a difference on issues relating to the environment and tribal communities.

He created an organization to inspire young people to tackle the tough policy problems that confront our nation. And Terry deeply cares about the students that are touched by the foundation's various programs.

After the Washington internship program, Terry and his lovely wife, Nancy, always got us all together. Early on, it was at their house in Virginia. The Senator from Colorado and I would answer questions and share our experiences with these exceptional young people, getting to know a new generation of leaders who, thanks to Terry, were inspired to carry on the torch of public service.

Under his leadership, the foundation also created the Native Nations Institute, accepted stewardship of the U.S. Institute for Environmental Conflict Resolution from Congress, and most recently, established the Stewart L. Udall Parks in Focus Program.

And while he has always looked forward to what the foundation could become, he has also continually reinforced the legacy of the two Udall brothers. It was Terry who pursued changing the name of the organization to the Morris K. Udall and Stewart L. Udall Foundation, after two brothers whose joint legacy as public servants and environmental visionaries will endure through the ages. The dedication ceremony in 2009 was the final public appearance of my father before his passing, and I know he was deeply honored and appreciative of the hard work of his friend Terry.

I would like to extend my thanks to Terry for his service to this nation in preserving the legacy of two American brothers who fought to change the world, and for continuing to champion the causes to which they dedicated their lives.●

TRIBUTE TO ALBERT KELLY

• Mr. COBURN. Mr. President, I rise today to congratulate and commend an outstanding citizen of my State.

Next Tuesday, October 25, Albert "Kell" Kelly of Bristow, OK, will take office as the new chairman of the American Bankers Association. Mr. Kelly is CEO Of SpiritBank in Bristow, part of a family-owned cluster of businesses which includes farming, ranching and banking enterprises. In fact, even now, Kell continues to work his 900-acre ranch whenever he is not traveling.

Mr. Kelly is equally active in community affairs. He once served as an assistant district attorney and also was chairman of the Oklahoma Bankers Association, and he is currently chairman of the Oklahoma Turnpike Commission. No wonder Kell Kelly has been called the most influential non-politician in Oklahoma. Education, transportation, and local business development are all key elements of Kell's community involvement. He understands that the purpose of a community bank is to build a community.

Kell is also a champion of empowerment. Five years ago he started a program among his bank employees, teaching them how to write letters and speak with government officials about public policy issues. So far, 65 SpiritBank employees have been trained to be volunteer citizen-activists regarding the various issues that concern them.

Kell's insight as a community banker will be vital in rolling back the excessive intrusion into the day-to-day business of banking that is stifling our Nation's economic recovery.

Banking is not only a barometer of economic health but also one of the key drivers of an economy. Under Kell Kelly's leadership, we can expect the American Bankers Association to be a strong advocate for more sustainable and more responsible banking policy and, God willing, to lead the way to a strong and lasting economic recovery for our Nation.●

TRIBUTE TO TERRY BRACY

• Mr. UDALL of Colorado. Mr. President, I rise today to pay tribute to an outstanding public servant, Terrence L. Bracy, who has chaired the Udall Foundation board of trustees for 17 years.

In 1 week, Terry, as his friends call him, will step down from his longtime role as chair of the board.

In light of his impending retirement from the Udall Foundation board, it is fitting that we commemorate Terry's groundbreaking work on behalf of the foundation.

For those of my colleagues who may not be familiar with the Udall Foundation, Congress created the foundation as an independent Federal agency in 1992, in honor of my late father, former Arizona Congressman Morris K. "Mo" Udall. The foundation, in fact, is headquartered in Tucson, AZ, in the congressional district that Mo Udall proudly served for 30 years.

In 2009, Congress enacted legislation to honor Stewart L. Udall, Mo's older brother, by adding his name to the foundation. It is now known as the Morris K. Udall and Stewart L. Udall Foundation. My uncle Stewart was a congressman and also served for 8 years as U.S. Secretary of the Interior under Presidents Kennedy and Johnson, and Uncle Stewart's son is none other than Senator TOM UDALL of New Mexico, with whom I am proud to serve in this Chamber.

The foundation was conceived as one way to carry on what has been described as the "Udall ethic"—a reverence for the natural world, a deep commitment to public service, and a respect and admiration for Native American communities.

With this ethic as his lodestar, Terry has led the board of the foundation, whose members are appointed by the President and confirmed by the Senate, from its inception. And over the past two decades, Terry has helped define and hone the foundation's mission, enabled it to grow and flourish, and ensured that it had the necessary resources to do its work.

As set forth in its founding legislation, the purposes of the foundation are many: to increase the awareness of, the importance of, and promote the benefit and enjoyment of, the Nation's natural resources; to foster a greater recognition and understanding of the role of the environment, public lands, and resources in the development of the United States; to identify critical environmental issues; to develop resources to train professionals properly in environmental and related fields; to provide educational outreach regarding environmental policy; to develop resources to train Native American and Alaska Native professionals in health care and public policy; and through the U.S. Institute for Environmental Conflict Resolution, provide assessment, mediation, and other related services to resolve environmental disputes involving Federal agencies.

In pursuit of these purposes, under Terry's leadership, the foundation has instituted several programs, including the following: annual scholarships and fellowships to outstanding students who intend to pursue careers related to the environment; annual scholarships and internships to outstanding Native American and Alaska Native college students who intend to pursue careers in health care and tribal public policy; Parks in Focus, which takes young people into national and State parks to expose them to the grandeur of the Nation's natural resources and instill a sustainable appreciation for the environment; and the Native Nations Institute for Leadership, Management, and Policy, NNI, which focuses on leadership education for tribal leaders and on policy research. The Udall Foundation and the University of Arizona co-founded NNI, building on the research programs of the Harvard Project on American Indian Economic Development.

Moreover, the foundation works in cooperation with the Udall Center for Studies in Public Policy at the University of Arizona on various activities, including environmental research and conflict resolution.

One of the foundation's most outstanding initiatives is the Native American Internship Program. This program provides Native American and Alaska Native students with an opportunity to learn about Congress, Cabi-

net departments, and the White House. I am always proud to host these students in my Senate office as interns, where they put their considerable talents to work. Getting to know those outstanding young people is a highlight of every year for me, and that is thanks to Terry's hard work.

Terry is a one-of-a-kind leader, and he has nurtured and grown the foundation from a mere idea into a respected and established independent institution.

Terry's retirement means that a new leader will take the helm of the foundation's board. We all know that change is never easy, but I am confident the foundation will thrive for many years to come because Terry laid such solid ground on which to continue to build. And the top-rate staff Terry helped assemble will ensure a continuity that will keep the foundation on mission.

On a more personal level, I observe that Terry is the consummate competitor—whether on the golf course or in the legislative arena—and he has never shied away from a fight if it was necessary to get the right things done.

I also note that during the time that he led the foundation's board of trustees, Terry also ran his own successful firm and played an active role in his community. His commitment to public service meant that he took time away from his own business—and more importantly, his family—to oversee the foundation's work. Those are the sacrifices of a true public servant.

My father had that same core—he passionately believed that public service was an honorable calling. It is little wonder that Mo Udall hired Terry as his chief of staff many years ago in the U.S. House. Hand in hand with Representative Mo Udall, Terry worked on historic pieces of legislation that have protected our Nation's public lands and ensured that our government lived up to its obligations to Native Americans.

As my dad used to say, "If the good guys don't get involved, the scoundrels will." I know my dad would say that Terry Bracy's support and loyalty were invaluable to his own career. And Mo would be the first in line to heartily congratulate Terry on his successful tenure heading the foundation's board and creating a lasting public service legacy.

Terry wasn't just important to my dad, he was important to my Uncle Stewart. And I want to mention that it was Terry who suggested changing the official name of the Udall Foundation to recognize my uncle, the late Stewart L. Udall as well.

My dad and my uncle were extremely close, and Terry believed that naming the foundation for both Udalls, on one level, brought them together again. The christening of the foundation's building in Tucson, AZ, 2 years ago was the last significant public appearance that Stewart made before he died, and it was a proud and moving day for all of us. I treasure the photos that were

taken that day of the Udall family, and I will always cherish the memories. I credit Terry with making that day possible.

The Udall Foundation will recognize Terry Bracy's contributions at a dinner in Tucson on October 27. I am sorry that I won't be able to attend the function, as I will be on international travel. But while I can't be there in person, I will be there in spirit, applauding Terry for everything that he has done for the foundation and its important mission.

In the meantime, I urge everyone in this body to join me in recognizing Terry Bracy for his many significant contributions. Terry, thank you.●

TRIBUTE TO KATHY CLONINGER, CEO OF GIRL SCOUTS U.S.A.

● Mr. ALEXANDER. Mr. President, Senator CORKER and I wish to recognize Kathy Cloninger for her outstanding service as the chief executive officer of Girl Scouts of the USA for the past 8 years and her 28 years of service to the Girl Scouts movement.

Kathy is a shining example of American leadership and service. She has devoted her life to girls and to one of America's most treasured institutions. We honor her today for a career that has been dedicated to building girls of courage, confidence, and character who make the world a better place.

Kathy's journey with Girl Scouts began in 1983 and spanned more than two decades of service as the head of Girl Scout councils in Tennessee, Texas, and Colorado. During her tenure as CEO of the Girl Scouts of Cumberland, TN, Girl Scout membership in our region rose to more than 25,000 girls—an increase of nearly 40 percent. She was also responsible for creating an outreach program that tripled the number of African-American Girl Scouts, increased the participation of Hispanic girls, and brought more than 1,000 girls in public housing into the program.

Since assuming her role as CEO of Girl Scouts of the USA in 2004, Kathy has transformed the Girl Scout movement. Under her guidance, the Girl Scouts accomplished the remarkable task of successfully merging 315 councils down to 112 high-performance councils nationwide. Kathy has unified the Girl Scout movement around a common mission and business strategy, laying a sound foundation for success as the organization looks towards its 100th anniversary and beyond.

Kathy's service goes well beyond Girl Scouts. She has received numerous awards for her work on behalf of youth empowerment and the nonprofit community, including Nonprofit CEO of the Year 2000 from the Center for Nonprofit Management. In 2010, Kathy was named one of the "21 Leaders for the 21st Century" by Women's eNews.

Mr. President, we ask our colleagues to join us in thanking Kathy Cloninger for nearly 30 years of service to the